

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nathan L Miller  
Debtor

Case No. 18-03813-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: tele341

Page 1 of 3  
Total Noticed: 57

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db #Nathan L Miller, 2026 Hunter Ln, Andreas, PA 18211-3171  
cr +Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275,  
Fort Worth, TX 76161-0275  
cr +Wells Fargo Bank, N.A., POC Box 10438, Des Moines, IA 50306-0438  
5106241 Blaze M. Flyzik, 112 Center Ave, Jim Thorpe, PA 18229-1204  
5106244 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)  
5129801 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5106245 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
5133074 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
5106250 Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
5106251 Kay Jewelers/Genesis, 15220 NW Greenbrier Pkwy Ste, Beaverton, OR 97006-5744  
5106239 Miller Lyndsey M, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373  
5106238 Miller Nathan L, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373  
5187738 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094  
5187739 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741,  
Nationstar Mortgage LLC d/b/a Mr. Coope, P.O. Box 619094, Dallas, TX 75261-9094  
5106256 Pacific Union Financia, 1603 Lyndon B Johnson Fwy Ste 500, Farmers Branch, TX 75234-6071  
5127916 +Pacific Union Financial, LLC, 1603 LBJ Freeway, STE 500, Farmers Branch, TX 75234-6071  
5106257 Rhonda Hope, 804 E Broad St, Tamaqua, PA 18252-2211  
5106265 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
5106267 Wells Fargo Bank, Credit, Bureau DISPUTE, Des Moines, IA 50306  
5126552 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438  
5106240 William G Schwab & Associates, 811 Blakeslee Boulevard Dr E, Lehighton, PA 18235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2020 17:09:26  
PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr +E-mail/Text: bncmail@w-legal.com Sep 25 2020 17:01:12 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
cr +E-mail/Text: bncmail@w-legal.com Sep 25 2020 17:01:12 TD Bank USA, N.A.,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
5106242 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2020 17:09:16 Capital One,  
15000 Capital One Dr, Richmond, VA 23238-1119  
5106243 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2020 17:09:16 Capital One,  
PO Box 30253, Salt Lake City, UT 84130-0253  
5121812 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2020 17:09:38  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
5106246 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 25 2020 17:01:05 Comenity Bank/Buckle,  
PO Box 182789, Columbus, OH 43218-2789  
5106247 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 25 2020 17:01:05 Comenitybank/victoria,  
PO Box 182789, Columbus, OH 43218-2789  
5106248 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 25 2020 17:01:05 Comenitycb/ulta,  
PO Box 182120, Columbus, OH 43218-2120  
5109202 E-mail/Text: mrdiscren@discover.com Sep 25 2020 17:00:58 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
5106249 E-mail/Text: mrdiscren@discover.com Sep 25 2020 17:00:58 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316  
5106252 E-mail/Text: PBNCNotifications@perituservices.com Sep 25 2020 17:01:00 Kohls/capone,  
PO Box 3115, Milwaukee, WI 53201-3115  
5113624 E-mail/PDF: cbp@onemainfinancial.com Sep 25 2020 17:09:38 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
5106253 E-mail/PDF: cbp@onemainfinancial.com Sep 25 2020 17:09:28 Onemain, PO Box 1010,  
Evansville, IN 47706-1010  
5106254 E-mail/Text: blegal@phfa.org Sep 25 2020 17:01:10 PA Housing Finance Age, 211 N Front St,  
Harrisburg, PA 17101-1406  
5106255 +E-mail/Text: bankruptcynotices@pseco.com Sep 25 2020 17:01:18 PA Sta Empcu,  
1500 Elmer Ave, Harrisburg, PA 17110-2990  
5168652 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2020 17:09:17  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
5168653 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2020 17:09:28  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
5129341 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2020 17:09:26  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
5107916 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2020 17:09:15  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5125134 +E-mail/Text: bankruptcynotices@pseco.com Sep 25 2020 17:01:18 PSECU, PO BOX 67013,  
HARRISBURG, PA 17106-7013  
5112350 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2020 17:01:08  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5130241	E-mail/Text: bnc-quantum@quantum3group.com Sep 25 2020 17:01:06	
	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788	
5130242	E-mail/Text: bnc-quantum@quantum3group.com Sep 25 2020 17:01:06	
	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788	
5132797	+E-mail/Text: bncmail@w-legal.com Sep 25 2020 17:01:12	SYNCHRONY BANK,
	c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,	Seattle, WA 98121-3132
5106258	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:25	Syncb/Care Credit,
	950 Forrer Blvd, Kettering, OH 45420-1469	
5106261	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:36	Syncb/Old Navy, PO Box 965005,
	Orlando, FL 32896-5005	
5106264	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:14	Syncb/Walmart, PO Box 965024,
	Orlando, FL 32896-5024	
5106259	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:14	Syncb/carecr, 950 Forrer Blvd,
	Kettering, OH 45420-1469	
5106260	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:25	Syncb/lowes, PO Box 965005,
	Orlando, FL 32896-5005	
5106262	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:25	Syncb/paypal Extras Mc,
	PO Box 965005, Orlando, FL 32896-5005	
5106263	E-mail/PDF: gecsed@recoverycorp.com Sep 25 2020 17:09:36	Syncb/toysrus, PO Box 965005,
	Orlando, FL 32896-5005	
5132798	+E-mail/Text: bncmail@w-legal.com Sep 25 2020 17:01:12	TD Bank USA, N.A.,
	C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132	
5132038	+E-mail/Text: bnc@bass-associates.com Sep 25 2020 17:00:56	
	United Consumer Financial Services, Bass & Associates, P.C.,	
	3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083	
5106266	+E-mail/Text: EBANKRUPTCY@UCFS.NET Sep 25 2020 17:01:22	United Consumer Finl S,
	865 Bassett Rd, Westlake, OH 44145-1194	
5129282	E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Sep 25 2020 17:09:17	Verizon,
	by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838	
		TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Ann E. Swartz on behalf of Creditor Pacific Union Financial, LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Eric James Filer on behalf of Debtor 1 Lyndsey Marie Kunkel efiler@uslawcenter.com,  
efc@uslawcenter.com  
Eric James Filer on behalf of Debtor 1 Nathan L Miller efiler@uslawcenter.com,  
efc@uslawcenter.com

District/off: 0314-5

User: AutoDocke  
Form ID: tele341

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Total Noticed: 57

Date Rcvd: Sep 25, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmllawgroup.com  
Lisa Cancanon on behalf of Creditor TD Bank USA, N.A. lisac@w-legal.com,  
Llombardi06@law.du.edu  
Lisa Cancanon on behalf of Creditor SYNCHRONY BANK lisac@w-legal.com, Llombardi06@law.du.edu  
Raymond M Kempinski on behalf of Creditor Pacific Union Financial, LLC ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
PA41@ecfcbis.com;psheldon@sheilslaw.com;jspott@sheilslaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 12

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE  
MIDDLE DISTRICT OF PENNSYLVANIA**  
**(Effective June 12, 2020)**

On June 12, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 11, 12, and 13 section 341 meetings for cases filed through October 10, 2020.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

**Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.**

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)